

Questions

A. Could I put a verbal password on my account, once established?

Yes, however when I do call in the 800 number, they might not ask me for the password. But the office would. He started to explain that he serves like the middleman for all transactions go through him, and his office team.

2) Could I add a note to my account that states "Do not honor or return checks that are presented to my account? He asked me for clarification on this question on my reason for asking this question. He started to explain there is no way to make this happen, it just happens part of the check clearing process.

Notes

He did point out, that my questions are very specific and that none of his clients asked him questions like what I am asking. My questions make it seem like I am anticipating something negative to happen, such as a negative transaction. I replied back acknowledging his perspective, and I am just asking because I am curious. We started discussing on the process of if I front date a check, he informed me of the process, that a teller doesn't really look at the date, to see if it's front dated. He did advise me to start asking questions, less on the financial process as it's more counterproductive, and let's continue with the initial goal of opening the account.